

EXHIBIT “4”



**Roman Catholic Church of the Diocese of Gallup
Real Estate Auction Program**

Executive Summary

February 3, 2015

Ms. Susan G. Boswell
Attorney
Quarles & Brady LLP
One South Church Avenue
Suite 1700
Tucson, AZ 85701

Re: 55+/- Parcels to be offered at Auction with the approval of the U.S. Bankruptcy court in the next 60 days.

Dear Ms. Boswell:

Pursuant to our meeting, this proposal will serve to outline the general framework we envision for the local and regional real estate auction-marketing program.

TERMS OF THE AUCTION

Properties:	55 Parcels representing approximately 136 Properties
Seller:	Roman Catholic Church of the Diocese of Gallup
Broker:	Todd L. Good, Hank Amos CEO & President CEO & President Accelerated Marketing Group Tucson Realty & Trust Co
Proposed Auction: Date	50-60 Days from U.S. Bankruptcy Court approval.
Fee Structure:	10% of the Gross Selling Price due simultaneously at and part of closing.
Buyer's Premium:	A 10% Buyer's Premium paid <u>to Seller from Buyer</u> to recover the commission fee.
Cooperating Broker Commission:	A cooperating third-party broker will be paid 2.5% from Brokers commission.
Marketing Fee:	The marketing "hard cost" fee for the auction program is \$45,000.
Financing:	Since the Seller cannot offer financing all Parcels sold will be for cash. If the creditors would be willing to offer financing this would help spirit additional prospects and result in a higher sales price.

Type of Auction: Open Outcry Auction & Sealed Bid Auction.

Auction Structure: The following are the various types of auctions that can be conducted:

- A. Without Reserve Sale** - A without reserve sale means no reserve or minimum bid and the property is sold to the highest bidder regardless of price. A without reserve sale is the strongest calling card. It attracts purchasers from the greatest geographic area. Buyers can justify their time and efforts to inspect, bid and buy knowing there is no question the property will be sold.
- B. Minimum Bid Sale** - An auction with a minimum bid is also effective if the minimum bid is substantially below the Buyer's expected price for the property. A minimum bid means the property will be sold at any price equal to or greater than the minimum bid. If the minimum bid is too high and therefore approaches market value, this discourages people from investigating the property or bidding at the auction. The use of the minimum bid can be effective if a significant upward movement in the bidding of at least 50% can be anticipated. In a declining market there is always the real danger of setting the minimum bid too high.
- C. With Reserve-No Stated Price** - With this approach there is no definite price at which the Seller guarantees a sale. Rather, the low "suggested opening bid" is published and the Seller reserves the right to accept or reject the highest bid either at the auction or **within** two (2) days of the auction. When you are selling such a property with reserve, a key ingredient is the buy-back or rejection fee paid to the high bidder in the event that you reject the high bid.

With the Seller's right to accept or reject, the prospective bidders may feel that by placing their bids at auction they are giving the Seller a free appraisal of his property. Thus, the fee is given to the high bidder for his due diligence in complying with the terms of the auction and to demonstrate in advance that the ownership means to sell the property.

Discussion:

The most important decision to be made in selecting among the auction structure alternatives is to offer the prospective buyers the greatest assurance of the seller's commitment to sell commensurate with the assessed limitations of the seller.

Recommendations:

We recommend conducting both an Open Outcry and Sealed Bid auctions depending on the particular asset. After physical inspection of all the assets we will give our final opinion. In addition, because many of these properties are land or in fair to poor condition we would recommend that the assets be offered WITHOUT Reserve. This strategy will command the most amount of attention from prospective buyers.

Discussion:

Most of these assets are not in good locations and thus not in high demand. The reason the buying market is going to participate is because they hope to buy real property at a discount. By creating a frenzy of multiple buyers bidding against each other we should be able to maximize the final selling price.

IMPORTANT POINTS TO REMEMBER:

Why an auction? It drives buyers away from other buying opportunities because of the elusion of a bargain. Auctions are date certain events. The sales contract is contingency-free. The sales contract lets the Seller make no representations or warranties regarding the property except marketable title. Closing can be as quick as 10 days but no longer than 30 days.

Marketing Budget: In addition to our commission, you will be responsible for the "hard" costs of the auction. The cost is our best estimate, as of this point, of what will be required to market the offering. The



general expense groups are broken down for your information:

Outline of Estimated Marketing Expenses:

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|----|-------------------------------|----------------------------------|
| 1. | Brochure/Direct Mail | |
| | Creative Design | Color Separations |
| | Photography | Production Proofs |
| | Illustrations/Graphics | Brochure Printing |
| | Copy/Art Direction | Brochure |
| | Typesetting | Modifications/Alterations |
| | List Purchases | Keylines/Mechanicals |
| | Supervision | Photo Prints |
| 2. | Advertising Production | |
| | Creative Design | Modifications/Alterations |
| | Photography | Ad Reports |
| | Photo Prints | Illustrations/Graphics |
| | Clipping Service | Copywriting/Art Direction |
| | Typesetting | Veloxes |
| | Rush Changes, if necessary | |
| 3. | Public Relations | |
| | Publicity/PR | Press Release Production |
| | Press Kit Packets | Public Relations Coordination |
| 4. | Media Expense | |
| | Regional Newspapers | Magazines |
| | Local Newspapers | Other |
| 5. | Sales Promotion | |
| | Signage (To/At Site) | Auction Coordinator |
| | Flyers | Broker Delivery |
| | Handouts | On Site Personnel Cost |
| 6. | Related Materials | |
| | Lead Tracking | Bidder's Information Kits |
| | Bid Confirmations | Lender Packages |
| 7. | Auction Project Office | |
| | Mail Regular/Express | Marketing Program Administration |
| | Project Security | Office Supplies |
| | Communications | Secretarial/Receptionist |
| | Shipping/Postage | Computers |
| | Radios | Coordinator |
| | Travel, Meals and Lodging | |
| 8. | Auction Event | |
| | Audio Visual | Security |
| | Entertainment | Personnel |
| | Site Prep | Travel, Meals and Lodging |
| | Equipment | Decorations |



The marketing budget for the 55 Parcels is \$45,000. The marketing funds are placed in a Trust account to be used to promote the Parcels and conduct two auctions (AZ & NM).

IMPORTANT POINTS TO REMEMBER:

Our marketing approach is property specific. In our experience people don't buy ads, they buy real estate. If they don't know what is offered, or are not comfortable with what they are buying, they simply won't buy at a market price.

Buyer's Premium: A 10% Buyer's Premium will be added to the high bid price at the auction to determine the total purchase price. For example: \$1,000 bid plus 10% (\$100)= \$1,100 Total Purchase Price. The Seller will retain this premium, which is treated like a sales tax by the high bidders.

The 10% buyer's premium is collected to cover most the commission cost. Total cost of sale to Ownership is only the cost of marketing.

PUBLIC RELATIONS

Plan:

The single most important aspect of a major auction-marketing program is the public relations campaign. Properly conceived plans often result in the generation of free publicity at the level of 10 times the direct media placement budget. Due to the high visibility of Diocese and our experience with the Catholic Diocese of Tucson we believe we will generate good interest. Utilizing our public relations firm to plan and coordinate regional and local focus, we are confident it has the capability to effectuate major results on behalf of the auction effort.

Strategy

To employ all appropriate print and broadcast consumer, business and trade news media via a program of press releases, informational background kits, interviews, personal follow-up, writing and placing of opinion-editorial columns, editorial board visits and paid distribution services to deliver the messages of the above objectives to the target audiences.

Timeline

Initial planning, preparation and writing: 2 weeks

Implementation: 6 weeks

The program is to be local and regional in scope, concentrating on the most influential media in New Mexico and Northern Arizona. A property of this stature should attract local, and regional media coverage.

MEDIA ADVERTISING

Plan:

The Advertising Campaign should be geared to a six-week program, heavily weighted in the first four weeks, which will end one week prior to the actual auction date. All advertising will be geared to attract a variety of different buyer types.

We will continuously monitor the prospective bidder response from each advertisement allowing daily analysis. In this manner, the campaign can be altered to focus in on the most effective media throughout the program. All responses from prospective bidders are logged by date and source into our advertising response computer software systems allowing reporting and analysis on a real time base.

Direct Mail Marketing Plan:

Direct mail promotional information will be created and sent to different buyer types. Initial mailings will be sent to developers, land improvement companies, real estate brokerage companies, accountants and lawyers. Further, identification of new buyers through the market segmentation process will add to the

direct mail marketing program.

Telemarketing Plan:

After market segmentation, we will utilize all published information to develop the exact population of each market segment. Teams of our personnel will then contact all identified potential purchasers to introduce them to the upcoming sale, alert them to scheduled advertising and to provide the information concerning due diligence evaluation sites.

We have extensive experience in telemarketing techniques for the solicitation of prospective buyers. It is our experience that viable prospects for the properties will be people with busy schedules and a narrow understanding of the auction program who will give a limited amount of time in the initial exploratory phase.

Inquiries will be handled on a real time basis for both the dissemination of promotional materials and referral to technical specialists, if required. We believe that it is of critical importance to recognize that typical prospective purchaser questions and objections are answered and dealt with differently in an auction marketing setting, even in the telemarketing phase.

First, the entire telemarketing program must be geared so as to establish credibility in the minds of the prospective purchasers that the Seller means to sell. Secondly, the prospect must believe that they will be bidding against someone else, not against the Seller or the auctioneer. The following highlights some of these differences:

Prospects Question	Typical Conventional Answer	Auction Answer	Reason
Has there been a good response.	Yes-tremendous response.	Less than we had expected.	In an auction, a buyer is looking for a good deal. if he thinks a lot of people are coming, he doesn't participate and the price suffers.
What do you think the property will sell for?	"X" dollars	We don't know. That will be determined at the auction.	The firm's experience is that there is no benefit in predicting the outcome of the auction and all a prediction does is alienate bidders.
How much do you think it will take to buy the property?	"X" dollars	We do not know (because this information will only be known by the Auction General Manager).	There is no benefit in disclosing the reserve price.

General Comments:

1. There will be no contingencies in the Contract. All due diligence is performed before the auction. The high bidder immediately signs the Contract and purchases the property in an "as is" condition.
2. The brochure piece will be multi-paged, heavy, glossy paper, each carrying appropriate photographs and all necessary property specific information.
3. We will require title commitments on the property as well as other property specific items for the Bidder's Information Packet to ensure that all due diligence materials have been reviewed and are available.



4. Accelerated Marketing Group and Tucson Realty & Trust trained licensed salespersons will be showing the property. All these personnel will be controlled and supervised by our Project Manager.
5. No written material is distributed without your prior written approval. We can work with you public relations or corporate communications department to discuss the strategies for the press releases and press conferences with the Real Estate editors of the newspapers.

Conclusion:

Your business is very important to us. We know we can obtain the highest net realizable value for you through our auction-marketing program. The staff assigned to facilitate the is the best in the business.

On a conventional sales basis the property could be on the market for an extended period of time. Under our program the sale is consummated within 60 days of retention at a cost of sale of only the advanced marketing money.

Why Accelerated Marketing Group & Tucson Realty & Trust Co highest quality programming;

1. Highest closing ratio in the industry;
2. Broker Cooperation;
3. We have done this before with the Catholic Diocese of Tucson.

All of the above equates to higher prices!

ACCELERATED MARKETING GROUP

By: _____
Todd L. Good President

TUCSON REALTY & TRUST CO.

By: _____
Hank Amos President